

Policy | RoadCover[®]

Vintage



Insurance

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How to get in touch

Call toll free **0800 500 213**

Get online @ **www.aainsurance.co.nz**

Or visit your nearest **AA Centre**

Welcome

Thank you for insuring with AA Insurance. This policy document explains your insurance cover and details your entitlements and responsibilities. Please read it carefully and keep in a safe place.

If there is anything you don't understand in this policy, or if you have any queries please call us on **0800 500 213**.

Summary of benefits

Benefit	Standard	Storage and Restoration
Basis of settlement	Fixed agreed value	Fixed agreed value
\$20 million third party liability	Yes	Yes
Substitute vehicle cover	Yes	No
Legal costs	Yes	Yes
Towing costs	Yes	Yes
Fatality cover	Yes	No
Long distance transport costs	Yes	No
Restoration option	No	Yes
Time trial and rallies cover	Yes	Yes
Salvage option	Yes	Yes

Your contract

Your contract includes

- > your application
- > this pre-printed policy document
- > your policy schedule, with details of the cover that applies to you
- > any change that we advise you of in writing at the commencement of the contract or during the insurance period, or
- > any change you advise us of and we agree to in writing.

Your policy schedule includes

- > the type of cover
- > who is insured
- > the insurance period
- > the insured vehicle and its use
- > the sum insured
- > the amount of excess
- > any special policy conditions.

Creating the contract

This contract is based on the information you have provided to us. You must tell us everything you know with regard to the questions in the application form and any questions asked at the time you applied for this insurance. Any information you provide to us must be accurate. If you have not disclosed something you should have, we may reduce the cover or provide no cover at all.

What the contract gives you

The contract covers you for a valid claim made for loss or damage arising from accident, fire or theft to the extent that an exclusion does not apply.

You are covered:

- > throughout New Zealand, and
- > within New Zealand Territorial Waters, whilst travelling on a recognised commercial carrier.

All amounts referred to are inclusive of GST.

Definitions

In this policy

We, us and our

refer to AA Insurance Ltd.

You and Your

refer to the person or persons named in the policy schedule as the insured. Also any financier with an interest in your vehicle.

In respect of the incurring of liability, "you and your" also refer to any person using or in charge of your vehicle with your permission, held legally liable for damage to property as a result of an accident arising out of the use of your vehicle.

Accessories and Tools

are the accessories and tools supplied by the manufacturer with the vehicle when new, or those we have accepted in writing.

Accident

includes vandalism, but not loss or damage you cause intentionally or recklessly.

Control

includes custody or possession of an item.

Driver

means you or another person driving or riding your vehicle with your permission, who has not been refused equivalent insurance, and who is not entitled to cover under any other insurance.

Fixed Agreed Value

means the amount in your policy schedule that we pay for the total loss of a car (exclusions may apply).

Modification

means changes and alterations to the vehicle from the manufacturer's specifications.

Other Driver

means the person in charge of the other motorised vehicle in an accident.

Subject To Finance

means you can lose the vehicle if you do not make repayments.

Total Loss

means that we believe the car:

- > cannot be economically or safely repaired for the fixed agreed value, or
- > is unlikely to be recovered after a theft.

Trailer

means a vehicle that is not self-propelled, has two or four wheels, and is designed for being towed by a vehicle and for carrying goods. Trailer includes a horse float, but does not include a caravan.

Vehicle

means any car, sedan, station wagon, utility, van or motorcycle with a carrying capacity up to 2.5 tonnes, identified in your policy schedule, but does not include caravans.

Special features

No fault - No excess

If we determine you are not at fault, your no claim bonus is unchanged and you will not be charged an excess, if you identify the other driver at fault (see page 12 for more details).

Fixed agreed value

An assured amount if your vehicle is stolen or becomes a total loss (exclusions may apply).

Consumer protection

If you are not satisfied with the cover provided by this insurance you may return the policy within 14 days of receiving it and if no claims have been made you will be given a full refund of any premium paid.

Restoration cover

Protects your vehicle for a lower premium during extended restoration or in storage (see page 11 for more details).

Salvage option

If your vehicle becomes a total loss you have the opportunity to retain and rebuild it yourself (see page 6 for more details).

Benefits of RoadCover® Vintage - Standard and storage and restoration

Total loss

If we believe your vehicle is a total loss, we will pay you the fixed agreed value less any applicable excess, unpaid premium and any reduction if your vehicle was not in good condition immediately prior to the accident.

If we decide your vehicle is a total loss this policy will be cancelled from the date of the total loss, and you cannot claim for any subsequent event. Your premium will not be refunded. If the policy is paid by instalments we will be entitled to collect the unpaid balance of the annual premium, or deduct from the settlement of the claim. The vehicle (including any refund of on-road costs) becomes our property.

Salvage

When your vehicle is a total loss, you will retain first rights to any salvage. We will deduct the salvage value from the total loss payment. The value of the salvage will be determined by us using independent valuers.

Repair

At our option we either:

- > pay you our estimate of the cost of repairs less any applicable excess, or
- > repair the vehicle.

If we agree to repair your vehicle:

- > we will pay for parts consistent with the age and condition of the vehicle
- > we will not pay more than \$2,000 for the cost of freight of any part into New Zealand
- > we will not pay for the replacement of any part that is not damaged

- > we will attempt to ensure that any paint work necessarily undertaken matches existing paint work, but we will not pay for the inability of the repairer to match the paint work, despite their best endeavour. We will not pay for the painting of areas other than those, which actually suffered damage.

You must obtain our written agreement before repairs are carried out.

Liability

Liability means legal responsibility to pay compensation for damage to someone else's property when you are at fault.

Damage

Damage means damage caused by:

- > goods falling from your vehicle
- > loading or unloading your vehicle while it is on a roadway or thoroughfare
- > use of :
 - your vehicle
 - a trailer or caravan attached to your vehicle.

Cover for damage to other people's property

We will cover your liability up to \$20 million for one event for damage to someone else's property resulting from an accident involving your vehicle.

We cover liability of:

- > you
- > any licensed driver using the vehicle with your permission
- > any passengers in your vehicle.

We do not cover another person using your vehicle, unless we agree in writing, if:

- > he or she has been refused vehicle insurance, had any insurance withdrawn or cancelled, or renewal of insurance was refused or not invited

- > he or she has ever had a driver's licence cancelled, suspended or endorsed
- > he or she is under 25 years of age.

We do not cover liability for damage to property belonging to you or in your custody or control.

Legal representation

We will pay legal costs incurred in defending any property damage claim made against you or the person driving your vehicle, but only if you:

- > forward to us all legal documents as soon as you receive them
- > advise us in writing as soon as you know of any impending prosecution or inquest
- > do not without our written consent settle or defend an action or claim, or make any agreement, which limits our right to recover damages.

RoadCover® Vintage - Standard benefits

When noted on the policy schedule that your vehicle is insured for 'Standard' cover, only the following benefits apply:

Towing and storage costs

We pay for the reasonable cost of:

- > towing your vehicle to the nearest repairer or place of safety when your vehicle is not driveable as a result of an event which is the subject of a claim, and
- > storage of your vehicle after you have lodged your claim.

Fatality cover (Car only)

We pay \$8,000 to your personal legal representative:

- > if an accident in which you are using your car directly causes your death, and
- > if death occurs within 90 days of the accident.

Where there is more than one person named as the insured and more than one of those insured is involved in a fatal accident, the total \$8,000 benefit shall be divided equally.

This benefit applies when your vehicle is a car only.

Accessories and tools

We cover accessories and tools at their current used value plus reasonable installation costs. The accessories and tools are supplied by the manufacturer with the vehicle when new, or those we have accepted or acknowledged in writing (e.g. stereo system, air conditioning etc). Failure to advise us may jeopardise future claims. Modified vehicles, including those with non-standard accessories, may not be acceptable.

Long distance transport

If you request, we will arrange and pay for the reasonable cost of transportation for your vehicle from where it was damaged, repaired or recovered to a repairer nominated or agreed to by us or to your home address, whichever you prefer.

We will also pay for standard road or rail transport to return you and your passengers to your usual place of residence.

We will do so only if your vehicle:

- > is not driveable as a result of an accident or fire, or
- > has been repaired following an accident or fire, and you are unable to collect it, or
- > was stolen and then recovered before the claim was settled.

Cover for a replacement vehicle

If you replace your vehicle with another, and we agree to cover it then:

- > the policy covers the replacement vehicle from the time it was acquired, and
- > the policy no longer covers the original vehicle.

We will cover the replacement vehicle only if:

- > you give us details of the vehicle within 14 days of acquiring it and
- > you pay us any difference in premium.

RoadCover® Vintage - Storage and restoration benefits

When noted on the policy schedule that your vehicle is insured for 'Storage & Restoration' cover, only the following benefits will apply:

Storage and restoration

Your vehicle is covered only while it is in storage, is undergoing restoration or is being conveyed by another vehicle.

Towing and storage costs

We will pay the reasonable costs of towing your vehicle to the normal place of storage if:

- > its normal towing vehicle is damaged as a result of the incident also giving rise to a claim under this policy, or
- > the normal place of storage is no longer suitable as a result of the incident also giving rise to a claim under this policy, to a suitable equivalent place of storage.

Excess

Excess is the amount you pay when you make a claim and is the amount applying to the driver or person last in charge of the vehicle at the time of the loss or damage.

We calculate your excess by adding the standard and imposed excesses applicable to your claim.

Standard excess

The amount specified in your policy schedule.

Imposed excess

The excess we may require in certain cases depending on the vehicle, the driving record and age of those who drive the vehicle, and your claims history. We show the imposed excess as a special policy condition in your policy schedule.

No fault - No excess

You do not have to pay an excess for a claim if:

- > we determine that the damage was caused by an accident for which you were not to blame, and
- > you give us the vehicle registration number, name and address of the other driver at fault, and
- > you give us the name and address of the owner of the vehicle.

You do not have to pay an excess for theft claims if you ascertain the name and address of the person who stole your vehicle and you provide us with that information.

How you make a claim

To make a claim, call our Claims Unit on **0800 500 216**.

We will pay your claim if you give us the information and help we require, including written statements, documents and, in rare situations, attending court to give evidence.

We may attempt to recover money from the party who caused the loss or damage. We may defend an action against you if someone alleges that you caused loss or damage. We may take legal action in your name. You must help us as we require.

When you make a claim we may require you to pay an excess or we may deduct an excess from your benefits. We advise you when and how the excess is to be paid or deducted. Where a claim is made against this policy, it may affect your next year's renewal either by variation of the premium or excess or a combination of these.

You must not admit fault or make any offer, promise or payment, or give an indemnity or release to any person without our written consent.

You must send us immediately any letter, notice or court document you receive relating to an event, which could involve a claim.

Truth of statements and fraud

All statements made by you or on your behalf, either on the application or otherwise in support of this policy or any claim, must be accurate in all respects. If any claim under this policy is in any respect fraudulent, all benefits will be forfeited and cover cancelled immediately.

AA Insurance has a policy of prosecuting any offender for fraud, and seeking recovery of any resultant costs.

The Insurance Claims Register

The Insurance Claims Register (ICR) is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Ltd (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you conditional upon you authorising us to place details of any claim made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that we consider relevant to this policy or any claim made against it.

Providing up to date information

You must tell us as soon as:

- > you change your address
- > the use of your vehicle changes
- > the drivers or riders of your vehicle change
- > you modify or add an accessory to your vehicle
- > you or any other driver or rider is charged with or fined for an offence in connection with a vehicle, including on the spot, red light or speed camera fines or licence suspension
- > you or any other driver or rider is charged with or fined for any offence in connection with drugs, alcohol, fraud, theft or any other offence.

You must also make a written report to the Police of any theft, attempted theft or vandalism.

It is in your best interests to advise us in writing of any accident, fire or theft involving your vehicle as soon as possible after it happens even if you do not make a claim for damage to your own vehicle.

Exclusions

General exclusions

We do not provide any benefit:

- > for repairs carried out without our written consent
- > for loss of use
- > for loss or damage:
 - caused by your failure to take all reasonable steps to ensure the security and safety of your vehicle
 - which happened before the policy was taken out
 - to tyres caused by brakes, road punctures, cuts or bursts
 - caused by lawful seizure of your vehicle arising from any breach of contract
 - caused by war, warlike activities or acts of civil disturbance
 - caused by nuclear accident, material or waste
 - caused intentionally by you or a person acting with your express or implied consent
 - caused by depreciation, wear and tear, rust or corrosion, structural failure, or mechanical or electrical breakdown or failure of any onboard computer or other equipment to correctly recognise or process day or date functions
 - covered by another insurance policy
- > for items stolen from an unlocked vehicle including after a fire, theft, breakdown or accident
- > for painting of any areas of the vehicle which were not damaged
- > for liability:
 - which you or your passenger(s) agree to meet without first obtaining our written consent
 - covered by another insurance policy
- > if the mileage of your vehicle is in excess of 5,000km per year, unless agreed in writing by us
- > if you are not truthful in a statement made in a claim or in connection with a claim.

Driver exclusions

We will not provide any benefit if the person in charge of your vehicle at the time of the loss or damage:

- > was under the influence of alcohol or a drug. In relation to the influence of alcohol, this exclusion does not apply if the person can establish to our reasonable satisfaction that they had less alcohol in their blood than the legal limit at the time of the loss or damage
- > had at that time, more alcohol in his or her blood, indicated by analysis of breath or blood, than the amount prescribed by law
- > was convicted of an offence for driving at that time affected by alcohol or drugs or convicted for failing to take a blood test
- > refused to take a test for alcohol or drug content in the blood at or after the time of loss or damage
- > was under 25 years old, unless we have agreed in writing
- > was not licensed or was not complying with the conditions of an appropriate licence
- > was using the vehicle for an unlawful purpose
- > was not truthful in a statement made in a claim or in connection with a claim
- > did not immediately make a report to the Police when he or she suspected that the vehicle or items in or attached to the vehicle were stolen
- > made admissions, settled or attempted to settle or defend any claim without our written consent.

However, we may provide a benefit if you show that at the time of the loss or damage you were not aware, or should not reasonably have been aware, of the condition or behaviour of any other person who was last in charge of your vehicle.

Additional driver exclusions for motorcycles only

We will not provide any benefit if the person in charge of your motorcycle at the time of the loss or damage:

- > was not named as a rider on your policy schedule.

Vehicle exclusions

We may reduce a benefit or provide no benefit at all if, at the time of the loss or damage, the vehicle was:

- > not kept free from significant corrosion, damage, or deterioration of body, paint or mechanical items
- > unsafe or did not have a current Warrant of Fitness, or would not have passed a Warrant of Fitness check immediately prior to the loss or damage, or an attached trailer or caravan was unsafe or did not have a current Warrant of Fitness and you or a person using the vehicle knew or should have known this
- > overloaded, or an attached trailer or caravan was overloaded
- > engaged in or being tested in preparation for racing, pace making, speed or reliability trials or hill-climbing tests or off-roading
- > being driven unlawfully and outside the speed limits while engaged in time trials or rallies
- > modified so that it did not comply with the manufacturer's standards, or was fitted with non-standard accessories unless it has been approved or acknowledged in writing by us
- > being used in a way not disclosed in your application
- > used for hire, carrying of fare paying passengers or reward unless agreed to in writing.

Cancellations

By you

You may cancel the contract in its first 14 days by written notice to us. We will refund your premium in full if you do not make any claim and return the policy and policy schedule to us. You may also cancel the contract at any other time by written notice to us. We will keep an amount of the premium for the period up to the cancellation and for administration costs, and refund the balance.

By us

We may cancel the contract in its first 14 days by giving you seven days notice in writing, posted to your last known address. In these circumstances cancellation will be effective from 4.00 pm on the seventh day after we have posted the letter advising you.

We may also cancel or avoid the contract for your failure to pay the premium, fraud or misrepresentation, failure to disclose information, breach of contract or a breach of utmost good faith. We will advise you of the reason for cancellation in writing.

We may also cancel this policy at any time by sending a letter to this effect to you at your last known postal address. The cancellation will take effect at 4.00 pm on the 7th day after the letter has been sent.

Can we help with anything else?

AA Insurance RoadCover[®] Plus

Comprehensive cover for your car.

AA Insurance RoadCover[®] Third Party or Third Party Fire and Theft

Affordable cover for your car.

AA Insurance HomeCover[®]

Full Replacement cover on your house.

AA Insurance ContentsCover[®]

New For Old cover on your belongings.

AA Insurance RemovalCover[®]

Cover for your contents while in transit and/or storage.

AA Insurance PleasurecraftCover[®]

Comprehensive cover on your trailered boat.

AA Insurance RoadCover[®]

Caravan/Trailer

Cover for your caravan or trailer.

AA Insurance MotorcycleCover[®]

Comprehensive cover on your motorcycle.

We're here to help

Call AA Insurance today on

0800 500 213 for cover you can rely on.

Or visit **www.aainsurance.co.nz**

or your nearest AA Centre.

